

November 12, 2021



TOWN OF

Berwyn Heights

MARYLAND

"ALL ARE WELCOME"

UPCOMING EVENTS

NOVEMBER 15-COMMUNITY
MEETING VIRTUAL 7PM

NOVEMBER 17- BHHC MEETING,
VIRTUAL 7:30 PM

NOVEMBER 22- BHEAC MEETING,
VIRTUAL 7PM

NOVEMBER 25-THANKSGIVING,
TOWN OFFICES CLOSED

NOVEMBER 26- EMPLOYEE
APPRECIATION DAY- TOWN
OFFICES CLOSED

DECEMBER 4- CRAFT SALE AND
TREE LIGHTING

THANKSGIVING

As we enjoy the bounty of the season, don't forget to compost your scraps. Compost bins are available behind Town Hall. A list of accepted items can be found [here](#). Town Offices will be closed November 25 and 26.

THANKSGIVING WEEK TRASH SCHEDULE

Monday, November 22: Northside Bulk, Trash, and Yard Waste
Tuesday, November 23: Southside Bulk, Trash, and Yard Waste
Wednesday, November 24: Townwide Recycling
Thursday, November 25: Thanksgiving Town Offices Closed
Friday, November 26: Employee Appreciation Day Town Offices Closed

Maryland Homeowner Assistance Fund Program Overview

The program will open to borrowers statewide later in 2021. Sign up for program updates.

Program Overview

The Maryland Homeowner Assistance Fund can help homeowners struggling with their mortgage payments or other housing costs due to the COVID-19 pandemic. This financial assistance will be in cooperation with the loss mitigation tools that will be provided by mortgage servicers.

The program will create a long-term sustainable and affordable mortgage as opposed to short-term assistance without a clear outcome. The fund offers two types of financial assistance:

Maryland Homeowner Assistance Fund Loan

Designed to offer a one-time payment of a delinquent mortgage amount and/or additional funds to facilitate a principal curtailment or rate reduction to right size ongoing mortgage payments to levels affordable to the homeowner.

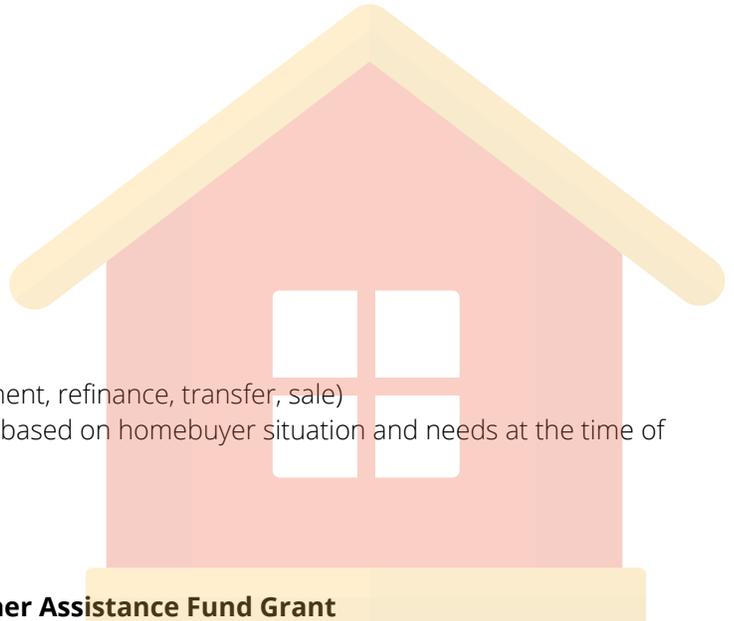
Most mortgage servicers will work with their borrowers who are exiting forbearance or are in default. Servicers will generally utilize standardized loss mitigation strategies to lower monthly borrower obligations by 20%. The Homeowner Assistance Fund Mortgage Loan expands the servicers ability to help the homeowner avoid foreclosure or displacement for the long-term. This assistance will create mortgage payments that are sustainable to the homeowner's "new normal."

Eligibility:

- Eligible financial hardship after January 21, 2020
- 150% of area median income
- Maryland homeowners
- Home owners residing in their primary residence
- Homeowners by evidence by the deed of trust

Terms:

- Recorded lien
- \$30,000 Maximum Loan Amount
- 0% interest
- Deferred payments for the life of the first mortgage
- Payment due in full when the first mortgage ends (repayment, refinance, transfer, sale)
- Repayment is subject to review and the department may, based on homebuyer situation and needs at the time of repayment:
 - o Require payment in full
 - o Establish a payment plan
 - o Allow full or partial forgiveness



Maryland Homeowner Assistance Fund Grant

Designed to avoid imminent displacement (within 90-days) due to, but not limited to tax delinquency, chattel loan or land lease delinquency; homeowners association fee / condominium association fee delinquency; mortgage delinquency.

Eligibility:

- Eligible financial hardship after January 21, 2020
- 100% of AMI
- Maryland homeowners
- Homeowners residing in their primary residence
- Homeowners by evidence by the deed of trust

Terms:

- Grant – no instrument recorded
- Maximum assistance - \$10,000

Maryland Homeowner Assistance Fund Draft Plan

The department created a draft plan for the Homeowner Assistance Fund in response to the U.S. Treasury's guidance from April that required that a plan be submitted and contain responses to certain topics. This plan was used to inform the department's submission to the U.S. Treasury via their application portal on July 30, 2021. See [DRAFT Homeowner Assistance Fund Plan](#).

For the most updated information on program implementation, visit homeownerassistance.maryland.gov.

Thanks to Mike Attick for compiling the above.

November 12, 2021

You are invited to a virtual Issue Forum on Saturday, Nov. 13 from 10am to 12 noon on the surprise redistricting maps in Prince George's County.

In October, the Prince George's County Council introduced a new map and an amended map that scrapped significant portions of the Prince George's Redistricting Commission map. Join the League of Women Voters of Prince George's County for an Issues Forum on the redistricting maps being considered at the County Council meeting in November.

You can join the LWV Zoom webinar from your computer, tablet, or smartphone:

<https://us06web.zoom.us/j/84730987463?pwd=SkhxVTUemRjBworakxSK1FwUnh2UT09>

Meeting ID: 847-309-87463

Password: 616459

Find your local number: <https://us06web.zoom.us/j/kdoGBZTSg7>

One tap mobile:

+1 312 626 6799,,84730987463#
+1 929 205 6099,,84730987463#

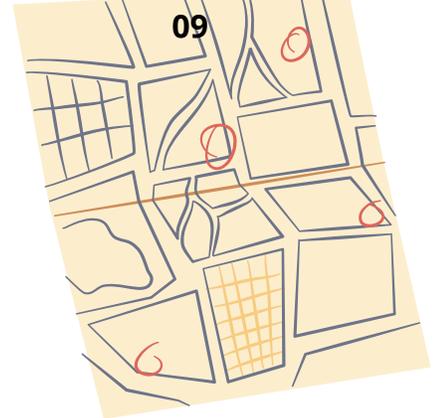
You can also dial in using your phone:

US: +1 312 626 6799, +1 929 205 6099, +1 301 715 8592, +1 346 248 7799, +1 669 900 6833, +1 253 215 8782



Get answers to your questions or register to speak at the forum by emailing us at lvvpgc@gmail.com. Please indicate in the subject line if you are asking a question or registering to speak.

<https://us06web.zoom.us/j/84730987463?pwd=SkhxVTUemRjBworakxSK1FwUnh2UT09>



Prince George's County
Virtual SNOW Summit
Thursday, November 18, 2021
6pm ~ 7pm

Join us virtually as we prepare for the winter season!
Local agencies will provide tips on how to get through the upcoming season safely. We will also outline all the ways we will work to serve Prince George's County during inclement weather.

Registration is required for this event. To sign up visit: <https://bit.ly/PGCSnowSummit2021>
After registering, you will receive a confirmation email containing information about joining the meeting.

For assistance, contact Paulette L. Jones at 240-712-0298

Saturday, December 4th, 11am-4pm
craft sale at the Seniors Center.
Don't wait for those container trucks to deliver items to the stores, buy your holiday gifts from local BH artisans.

Also Saturday, December 4th, 6-7pm
Christmas Tree Decorating and Lighting Party, in person, at the Town Center.



The Berwyn Heights Volunteer Fire Department and Rescue Squad is holding our Annual Christmas Trees Fundraiser Sale in the rear parking lot of the Firehouse. This is one of our most important fundraisers of the year and would like to thank everyone in advance for your support! Tree sales will begin Saturday November 27th, 2021, and run until trees are sold out.

Sale Hours: Monday-Friday 5pm-9pm Sat/Sun- 9am-9pm
We accept cash, checks, and credit cards. All our trees are sold by our dedicated volunteer firefighters & EMTs, and they would be happy to answer any questions on how to become a volunteer firefighter/EMT!
Station Location: 8811 60th Ave Berwyn Heights MD 20740

November 6, 2021
The Green Team
hosted a Town-wide
Clean up and
Pumpkin Smash!
Thank You BHVFD!

Pumpkin smash photo credit: Michael Stewart



The Rec Council held a food drive during the Town-wide cleanup and Pumpkin Smash. Six boxes containing items such as cans of vegetables, cartons of pasta, bags of beans and rice were collected. These were donated to the Capitol Area Food Bank, to help fight hunger and food insecurity in the region. Thank you, Berwyn Heights!

